

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: §  
David Wolford § Case No. 15-28718  
Debtor §

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Zane L. Zielinski, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 192,448.00 (Without deducting any secured claims)	Assets Exempt: 27,846.00
Total Distributions to Claimants: 4,151.13	Claims Discharged Without Payment: 216,446.85
Total Expenses of Administration: 1,300.68	

3) Total gross receipts of \$ 5,451.81 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$ 5,451.81 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$ 198,555.00	\$ 0.00	\$ 0.00	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	NA	1,300.68	1,300.68	1,300.68
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	NA	NA	NA	NA
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	20,634.00	13,903.98	13,903.98	4,151.13
<b>TOTAL DISBURSEMENTS</b>	\$ 219,189.00	\$ 15,204.66	\$ 15,204.66	\$ 5,451.81

4) This case was originally filed under chapter 7 on 08/21/2015 . The case was pending for 14 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 10/13/2016 By: /s/Zane L. Zielinski  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
Whole Life Insurance Policy: Prudential	1129-000	5,101.81
Fees from Prudential Per Court Order	1249-000	350.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$ 5,451.81</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$ NA</b>

**EXHIBIT 3 – SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	1 PNC Mortgage Attn: Bankruptcy Dept. Po Box 8703 Dayton OH 45401		184,435.00	NA	NA	0.00
	2 Pncbank Attn: Bankruptcy Dept. 2730 Liberty Ave Pittsburgh PA 15222		14,120.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
TOTAL SECURED CLAIMS			\$ 198,555.00	\$ 0.00	\$ 0.00	\$ 0.00

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Zane L. Zielinski	2100-000	NA	1,295.18	1,295.18	1,295.18
Zane L. Zielinski	2200-000	NA	5.50	5.50	5.50
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 1,300.68	\$ 1,300.68	\$ 1,300.68

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
TOTAL PRIORITY UNSECURED CLAIMS			\$ NA	\$ NA	\$ NA	\$ NA

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	1 CAP1/Bstby Attn: Bankruptcy Dept. 26525 N Riverwoods Blvd Mettawa IL 60045		0.00	NA	NA	0.00
	3 Chase CARD Attn: Bankruptcy Dept. Po Box 15298 Wilmington DE 19850		938.00	NA	NA	0.00
	4 CITI Attn: Bankruptcy Dept. Po Box 6241 Sioux Falls SD 57117		4,019.00	NA	NA	0.00
	6 US BANK Attn: Bankruptcy Dept. 4325 17Th Ave S Fargo ND 58125		3,182.00	NA	NA	0.00
2	Capital One Bank (Usa), N.A.	7100-000	5,126.00	5,621.32	5,621.32	1,678.28
1	Discover Bank	7100-000	7,369.00	8,282.66	8,282.66	2,472.85
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$ 20,634.00</b>	<b>\$ 13,903.98</b>	<b>\$ 13,903.98</b>	<b>\$ 4,151.13</b>

FORM 1  
Document Page 6 of 9  
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT  
ASSET CASES

Exhibit 8

Case No: 15-28718      BWB      Judge: Bruce W. Black      Trustee Name: Zane L. Zielinski  
Case Name: David Wolford      Date Filed (f) or Converted (c): 08/21/2015 (f)  
341(a) Meeting Date: 09/14/2015  
For Period Ending: 10/13/2016      Claims Bar Date:

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 2705 Discovery Drive Plainfield, IL 60586 (Debtor's Residen	204,648.00	0.00		0.00	FA
2. US Bank Checking account	0.00	0.00		0.00	FA
3. Household goods and furnishings, including audio, video, and	750.00	750.00		0.00	FA
4. Books, pictures and other art objects, antiques, stamp, coin	50.00	50.00		0.00	FA
5. Wearing Apparel	200.00	200.00		0.00	FA
6. Earrings, Watch, Costume Jewelry	200.00	0.00		0.00	FA
7. Whole Life Insurance Policy: Prudential	5,102.00	0.00		5,101.81	FA
8. Pension with Former Employer	5,000.00	0.00		0.00	FA
9. 2001 Honda VTX	500.00	500.00		0.00	FA
10. 2005 Toyota Sienna	2,496.00	2,496.00		0.00	FA
11. 2 Guitas, Amplifier, effects pedals	1,000.00	1,000.00		0.00	FA
12. Fees from Prudential Per Court Order (u)	Unknown	350.00		350.00	FA
13. 2006 Saturn Vue (u)	5,200.00	5,200.00		0.00	FA
14. Flat screen tv, computer, printer music collection (u)	250.00	250.00		0.00	FA
INT. Void (u)	0.00	N/A		0.00	FA

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)      \$225,396.00      \$10,796.00      \$5,451.81      \$0.00

(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

The Trustee is reviewing a \$5500 transfer on 7/27, and the beneficiary of approximately \$5200 life insurance policy.

RE PROP # 3 -- Reduced value on amended petition Document Page 7 of 9

RE PROP # 7 -- The exemption was denied via court order.

RE PROP # 8 -- Value was listed on amended schedules.

RE PROP # 13 -- Filed on amended petition with value.

Exhibit 8

Initial Projected Date of Final Report (TFR):

Current Projected Date of Final Report (TFR):

Case 15-28718 Doc 45 Filed 10/17/16 Entered 10/17/16 15:50:57 Desc Main

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-28718  
Case Name: David Wolford

Trustee Name: Zane L. Zielinski

Bank Name: Associated Bank

Account Number/CD#: XXXXXX4594

Checking

Taxpayer ID No: XX-XXX3859

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 10/13/2016

Separate Bond (if applicable):

Exhibit 9

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
06/17/16	7	Prudential 201 Welsh Road Dresher, PA 19025	Life Insurance Whole Life Insurance Policy	1129-000	\$5,101.81		\$5,101.81
06/17/16	12	Prudential Life Insurance PO Box 7290 Philadelphia, PA 19176	Court Order Fees/Whole Life insurance Policy Court ordered fees for the Trustee's time.	1249-000	\$350.00		\$5,451.81
08/23/16	5001	Zane L. Zielinski 6336 N. Cicero Avenue Suite 201 Chicago, Illinois 60646	Distribution			\$1,300.68	\$4,151.13
		Zane L. Zielinski	Final distribution representing a payment of 100.00 % per court order. (\$1,295.18)	2100-000			
		Zane L. Zielinski	Final distribution representing a payment of 100.00 % per court order. (\$5.50)	2200-000			
08/23/16	5002	Discover Bank Discover Products Inc Po Box 3025 New Albany, Oh 43054-3025	Final distribution to claim 1 representing a payment of 29.86 % per court order.	7100-000		\$2,472.85	\$1,678.28
08/23/16	5003	Capital One Bank (Usa), N.A. Po Box 71083 Charlotte, Nc 28272-1083	Final distribution to claim 2 representing a payment of 29.86 % per court order.	7100-000		\$1,678.28	\$0.00

COLUMN TOTALS	\$5,451.81	\$5,451.81
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$5,451.81	\$5,451.81
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$5,451.81	\$5,451.81



## Exhibit 9

## TOTAL OF ALL ACCOUNTS

	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX4594 - Checking	\$5,451.81	\$5,451.81	\$0.00
	\$5,451.81	\$5,451.81	\$0.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$5,451.81		
Total Gross Receipts:	\$5,451.81		

Page Subtotals:

\$0.00

\$0.00